



Comptroller of the Currency
Administrator of National Banks

CD-1 — National Bank Community Development (Part 24) Investments

For Official Use Only

OMB Number 1557-0194
Expiration date: 05/31/04

National banks may make investments designed primarily to promote the public welfare under the community development investment authority in 12 USC 24(Eleventh) and its implementing regulation, 12 CFR 24 (Part 24). Part 24 contains the OCC guidelines to determine whether an investment is designed primarily to promote the public welfare and procedures that apply to those investments. National banks must submit the completed form to self-certify, or to request prior approval of, a public welfare investment.

PLEASE PROVIDE THE FOLLOWING INFORMATION ABOUT THE INVESTING BANK.

1a. Bank name	b. Mailing address (<i>street or P.O. box</i>)
c. Bank charter	d. City State Zip Code
e. Telephone number	f. Fax number
g. E-mail address	h. URL

CONTACT FOR INFORMATION:

2a. Name and title of contact for form information	3a. Name and title of contact for CD investment (if different than 2a.)
b. Mailing address (<i>street or P.O. box</i>)	b. Mailing address (<i>street or P.O. box</i>)
c. City State Zip Code	c. City State Zip Code
d. Telephone number	d. Telephone Number
e. Fax number	e. Fax number
f. E-mail address	f. E-mail address

PLEASE INDICATE THE PROCESS THAT THE BANK REQUESTS BY CHECKING THE APPROPRIATE BOX.

- Self-certification (12 CFR 24.5(a)) — complete sections 1 and 2.
- Prior approval (12 CFR 24.5(b)) — complete section 2.

Section 1 — Self-Certification Only (12 CFR 24.5(a))

1. PLEASE RESPOND TO THE FOLLOWING QUESTIONS ABOUT THE BANK TO DETERMINE WHETHER IT IS ELIGIBLE TO SELF-CERTIFY ITS PART 24 INVESTMENT (12 CFR 24.2 (e)).
- a. Is the bank “well-capitalized,” as defined in 12 CFR 6.4(b)(1)?
 Yes No *(Please answer question 1e.)*
- b. Does the bank have a composite rating of 1 or 2 under the Uniform Financial Institutions Rating System?
 Yes No *(Please answer question 1e.)*
- c. Was the bank’s most recent Community Reinvestment Act rating satisfactory or outstanding?
 Yes No *(Please answer question 1e.)*
- d. Is the bank under a cease and desist order, consent order, formal written agreement, or Prompt Corrective Action directive?
 Yes *(Please answer question 1e.)* No
- e. Has the OCC provided written notification that the bank may submit Part 24 self-certifications or otherwise be treated as an “eligible bank” for the purposes of Part 24? (Answer this question only if you responded “no” to question 1a, 1b, or 1c, or if you responded “yes” to question 1d.)
 Yes *(Please attach a copy of the OCC’s written notification.)*
 No *(This investment cannot be self-certified. Please either: (a) send a letter to the OCC to request authorization to self-certify; or, (b) complete section 2 to request prior approval.)*
2. PLEASE RESPOND TO THE FOLLOWING QUESTIONS ABOUT THE INVESTMENT TO DETERMINE WHETHER THE BANK MAY SELF-CERTIFY ITS PART 24 INVESTMENT (12 CFR 24.4(a) AND 24.5(a)(5)).
- a. Including this investment, do the bank’s aggregate outstanding investments under Part 24 exceed 5 percent of its capital and surplus?
 Yes *(Please answer questions 2b and 2c.)* No *(Please proceed to question 2d.)*
- b. Did the OCC provide written approval for the bank to self-certify investments that would raise the aggregate amount of the bank’s Part 24 investments beyond 5 percent of its capital and surplus?
 Yes Indicate the date of the OCC’s written approval _____ .
Indicate the permitted investment limit percentage for self-certification _____ .
(Please proceed to question 2c.)
 No *(This investment cannot be self-certified. Please complete section 2 to request prior OCC approval.)*
- c. Including this investment, will the aggregate amount of the bank’s Part 24 investments fall within the investment limit percentage for self-certification that the OCC has previously approved, as identified in response to question 2b?
 Yes *(Please proceed to question 2d.)*
 No *(This investment cannot be self-certified. Please complete section 2 to request prior OCC approval.)*
- d. Does this investment involve properties carried on the bank’s books as “other real estate owned”?
 Yes *(This investment cannot be self-certified. Please complete section 2 to request prior OCC approval.)*
 No

- e. Has the OCC determined, in published guidance, that this investment type is inappropriate for self-certification? [For information about such investments, please refer to the most recent OCC Directory of *National Bank Community Development Investments*, visit the OCC's web page (<http://www.OCC.treas.gov>), or contact the OCC's Community Development Division (202) 874-4930.]

- Yes (This investment cannot be self-certified. Please complete section 2 to request prior OCC approval.)
 No

Section 2 — All Requests

1. PLEASE PROVIDE THE FOLLOWING ABOUT THE BANK'S INVESTMENT.

- a. The name of the CDC, CD project, or entity into which the bank's investment has been or will be made _____

- b. The date on which the subject investment was or will be made _____
- c. The type of investment: Debt Equity Other _____

2. PLEASE INDICATE HOW THE BANK'S INVESTMENT IS CONSISTENT WITH PART 24 REQUIREMENTS FOR INVESTMENT LIMITS UNDER 12 CFR 24.5.

- a. Dollar amount of the bank's investment that is the subject of this submission \$ _____
- b. Dollar amount of the bank's aggregate outstanding Part 24 investments (*include this investment*) \$ _____

- c. Bank's capital and surplus \$ _____
 (*Please indicate date* _____.)
- d. Percentage of the bank's capital and surplus represented by the aggregate outstanding Part 24 investments and commitments (*include this investment*) _____ %.
- e. Does this investment expose the bank to unlimited liability?
 Yes (*This investment cannot be made under Part 24.*) No (*Please explain in question 4b.*)

3. PLEASE INDICATE HOW THE BANK'S INVESTMENT IS CONSISTENT WITH PART 24 REQUIREMENTS FOR PUBLIC WELFARE INVESTMENTS UNDER 12 CFR 24.3(a).

- a. Check at least one of the following that benefits primarily from the bank's investment:
 Low- and moderate-income individuals.
 Low- and moderate-income areas.
 Areas targeted for redevelopment by local, state, tribal, or federal government (including federal enterprise communities and federal empowerment zones).
- b. Please identify at least one of the following activities that the bank's investment provides or supports:
 Affordable housing, community services, or permanent jobs for low- and moderate-income individuals.
 Equity or debt financing for small businesses.
 Area revitalization or stabilization.
 Other activities, services, or facilities that primarily promote the public welfare.

- 4. PLEASE ATTACH A BRIEF DESCRIPTION OF THE BANK'S INVESTMENT. (SEE 12 CFR 24.5(a)(3)(iii) AND (b)(2)(iii).) INCLUDE THE FOLLOWING INFORMATION IN THE DESCRIPTION.**
- a.** The activity or activities of the entity in which the bank has or will invest. (See examples of investment activities described in 12 CFR 24.6(a).)
 - b.** How the investment does not expose the bank to unlimited liability, such as by describing the structure of the investment (e.g., CDC subsidiary, multibank CDC, multi-investor CDC, limited partnership, limited liability company, community development bank) and by providing any other relevant information.
 - c.** The total funding for the project from all sources, if known.
 - d.** The geographic area served by the investment entity.
 - e.** Any community development partners involved in the project (e.g., government or public agencies, nonprofits, other investors), if known.
 - f.** Supplemental information (e.g., prospectus, annual report, web address that contains information on the entity in which the investment is made), if available.

5. PLEASE IDENTIFY THE FOLLOWING TYPE(S) OF NONBANK COMMUNITY SUPPORT FOR OR PARTICIPATION IN THE BANK'S INVESTMENT. (SEE 12 CFR 24.3(b).)

- Representation on the board of directors by nonbank community representatives with expertise relevant to the proposed investment.
- Establishment of an advisory board for the bank's community development activities that includes nonbank community representatives with expertise relevant to the proposed investment.
- Formation of a formal business relationship with a community-based organization for the proposed investment.
- Contractual agreements with community partners to provide services for the proposed investment.
- Joint ventures with local small businesses in the proposed investment.
- Financing for the proposed investment from the public sector or community development organizations or the receipt of federal low-income housing tax credits by the project in which the investment is made (directly or through a fund that invests in such projects).
- Other (please describe).

CERTIFICATION

The undersigned hereby certifies that the foregoing information in this form is accurate and complete and that this investment complies with the requirements of 12 CFR 24.3 and 24.4 and does not expose the bank to unlimited liability. It is further certified that the undersigned is authorized to file this form on the Part 24 investment for the bank.

Name and title of bank official <i>(type or print)</i>	Signature of bank official	Date

DESCRIPTION OF THE BANK'S CD INVESTMENT. *(SEE INFORMATION REQUESTED IN FORM.)*